

GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher Name	: PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	: Trade Services
Product Name	: Outgoing Collection Services ("OCS") Sharia	Product Description	: Service Products where the Customer as the Seller submits commercial and transportation documents related to products/services sent through BDI (<i>Remitting Bank</i>) to then obtain payment from the Buyer through the Buyer's Bank (<i>Collecting/ Presenting Bank</i>) with the Wakalah bil Ujrah contract.
Currency	: Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia.		

Wakalah is a contract for the transfer of authority from the muwakkil (customer) to the representative (bank) for document handling.

Ujrah is a fee received by the Bank for services provided to the Customer.

KEY FEATURES

Product Description	:	<ol style="list-style-type: none"> 1. Bank Danamon Indonesia assists in handling documents presented by the Customer as a Seller to the Buyer. 2. OCS products are divided into 2 (two): <ol style="list-style-type: none"> a. Documents against Payment (D/P). Funds will be received by the Customer after the Buyer makes the payment. b. Documents against Acceptance (D/A). Funds will be received by the Customer after the Buyer makes payment at the due time of collection acceptance. 3. OCS products are subject to the provisions of ICC Uniform Rules for Collection URC 522, as amended, if any. 	Term of OCS	:	Refers to the document presented.

BENEFITS

1. Assisting Customers in *collection transactions*, from the process of presenting documents to the process of receiving payments.
2. This product does not require a credit/financing facility.
3. Lower transaction fees compared to the LC/SKBDN method.
4. Certainty that *collection* documents are only given if the Buyer provides payment/acceptance.

RISKS

1. There is no payment/acceptance from the Buyer.
2. Risks of the document submission process (delays, loss of documents, etc.).

COST		REQUIREMENTS AND PROCEDURES
OCS Transaction Fees		<ol style="list-style-type: none"> Customers of Bank Danamon Indonesia. Have a Bank Danamon Indonesia account. The Customer must complete and submit documents related to OCS products (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to Account Debit, Signing and Collection of Trade Finance Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), Required Documents, Export Document Submission Letter, Export Service Memorandum, Export Notification of Goods, and others).
Stamp Fee	According to information from Bank Danamon Indonesia.	
Document Handling Fee (Ujrah)	0.25% flat, min. eq Rp360.000 / USD 25	
SWIFT Fees	USD 25	
Courier Fees	Local (per 500 grams). IDR150.000 / USD 10 Overseas (per 500 grams). IDR360.000 / USD 25	

SIMULATION

The following is a simulation of the calculation of costs to the Customer for OCS transactions with the following assumptions:

Value of Document <i>Collection</i>	USD 10,000
Document <i>Collection Handling Fee (Ujrah)</i>	0.25% flat, min. Eq. USD 25
Weight of Document <i>Collection</i>	500 grams
Courier Fees	USD 25 per 500 grams

So:

Collection Document Handling Fee	USD 25
Courier Fees	USD 25
Total fees paid by the Customer	USD 50

Details of the calculation of the Customer's payment component:

Collection Document Handling Fee (Ujrah) = 0.25% x USD 10,000
= USD 25

Courier Fee = (USD 25 / 500 grams) x 500 grams
= USD 25

Note:

- The above calculations are simulations/illustrations and not actual costs or estimates.
- The details of the actual fees refer to Bank Danamon Indonesia's agreement with the Customer as well as the applicable provisions of Bank Danamon Indonesia.
- The above fees do not include other components of the OCS Transaction Fee (if any).

ADDITIONAL INFORMATION

Additional Information related to the Product:

- This product is in accordance with sharia principles as per DSN Fatwa No. 10/DSN-MUI/IV/2000 concerning Wakalah.

Other Information:

For detailed information and complaints related to the product, please contact:

- Hello Danamon at 1-500-090
- Email: hellodanamon@danamon.co.id
- Come directly to the nearest branch
- Complaint Information: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

Disclaimer (important to read):

- Bank Danamon Indonesia may reject the application for the Products and/or Services submitted by You, if you do not meet the applicable terms and conditions.
- You must carefully read this Product and/or Service Information Summary and have the right to ask Bank Danamon Indonesia employees about all matters related to this Product and/or Service Information Summary.
- This Product and/or Service Information Summary is made in Bahasa Indonesia. If necessary, this Summary of Product and/or Service Information may be translated into other languages. In the event that there is a difference in provisions or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail.



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